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House, Willard Hotel and the Washington

Exchange, French street, between

Penn. avenue and F street.

The national bank system will be all

stronger for getting rid of the rotten ones.

Most of the Cabinet makers have become

tired, having begun work too soon, but William

McKinley is still doing something

at it.

The McKinley tariff policy is giving the

free-trade papers a great deal of concern, but

the McKinley tariff and revenue legisla-

tion will put an end to deficits.

A Populist leader declared yesterday that

"there is nothing for us to do but combine

to agitate the principles of the Populist

party as adopted at St. Louis." Really,

that seems to be about all agitation.

After enteringprising newspapers had

printed reports of the fight of the

Three Friends with the Spanish man-of-

war it must have been somewhat embar-

rassing to state that the whole thing was

a fake.

There is something pathetic in the self-

sacrificing action of the Populists, who

think they are divinely appointed to lead

a forlorn hope for the salvation of Ameri-

can liberty. Probably nothing but a govern-

ment appointment would quench their

fervor.

Papers throughout the State are giving

considerable attention to the defects of

local government. The Noblesville Ledger

offers a plan which provides for abolition

of all the present county and township

offices and vesting their powers in a county

board and circuit court.

The facts show that all the recent bank

failures have been due to overruns, in-

stead of credit, improperly secured debts

or engaged in outside and illegitimate

speculations. All these things are sym-

ptoms of a condition that free silver would

only have aggravated. If the country, is

ever to enjoy healthy prosperity it must

get down to bed rock.

Banks have been falling during the en-

tire Cleveland administration. The failures

which are now occurring are the result of

causes which extend back for years, and

it could not be expected that the election

of McKinley could prevent them. The fail-

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talk on this subject already, and it should not be added to. It began with one Moreton Frewen, an English advocate of free silver, who made a flying visit to the United States during the recent campaign and made himself ridiculous by his wild predictions regarding the result. He knew nothing about Indiana or its people. When he failed he tried to find abnormal reasons for the result, and among others, cited the figures in this State as evidence of fraud. A few papers accepted his figures without question and treated his conclusions as a real discovery. The Journal has demonstrated that they are without any foundation whatever and that those who are using them are simply parading their ignorance of the rapid growth of population in this State during the last ten years. If the silver senators above named take the matter up they will demonstrate more clearly than ever their ignorance of current history and existing conditions.

THE UNITED STATES AS MEDIATOR.

Washington dispatches relative to the mediation of the United States upon the restoration of peace in Cuba are contradictory, but it is evident that negotiations looking to that end have been going on for some time. Their pendency may have accounted for the President's guarded treatment of the Cuban question in his recent message, although he did make direct reference to the fact that this government had proffered its services as mediator. After discussing the subject at considerable length in a very noncommittal way he said:

"It would seem that if Spain should offer to Cuba genuine autonomy, a measure of home rule, which, while preserving the sovereignty of Spain, would satisfy the national requirements of her people, and which should be no just reason why the pacification of the island might not be effected on that basis. Such a result would appear to be in the true interest of all concerned. It should at once stop the conflict, which is now consuming the resources of the island and making it worthless for whatever purposes it may be intended to use. It would keep intact the possessions of Spain without touching her honor, which will be preserved rather than impaired by the adequate redress of admitted grievances. It would put the property of the island within their own control, without severing the natural and ancient ties of the island to the mother country, and would yet enable them to test their capacity for self-government under the protection of the United States."

After presenting some further arguments in favor of such a mode of settlement and some of the political difficulties in the way of the parties getting together, the President added:

"Being sincerely desirous in the interest of both, as well as on its own account, that the least possible delay, it is intimated by this government to the government of Spain, some months ago that, if a satisfactory measure of home rule were tendered the Cuban insurgents, and if it should be accepted by them upon a guaranty of deep execution, the United States would endeavor to furnish such guaranty. While no definite response to this intimation has been received, it is believed to be altogether unwelcome, while, as already suggested, no withdrawal of persons should be approved by the insurgents."

This shows that the negotiation had been going on for some months and was pending when the message was sent to Congress. There is reason to believe it has reached a point where Spain has intimated a willingness to grant certain terms of settlement and authorize the United States to offer them to the Cubans and guarantee their execution. This would make the United States not only the mediator between the parties, but the guarantor of good faith and specific performance by both. The terms said to have been informally offered by Spain involve a large degree of home rule than was ever demanded by the Cubans before the present war, and as they include amnesty to the insurgents and the enforcement of important reforms they are fairly liberal. That Spain should ever in a tentative way offer such terms, or any terms short of unconditional surrender of the insurgents, shows that she is tired of the war, doubtful of her ability to suppress the insurgents and afraid of the intervention of the United States. It remains to be seen if the insurgents will accept the terms offered. They must be as nearly exhausted as Spain, and perhaps are quite as anxious for peace.

The news has in the same issue two editorials of nearly equal length and quite equal earnestness, entitled, respectively, "The Way of Prosperity" and "The Centennial Scheme." The way of prosperity is the park way. From it we learn what most persons will remember to have heard before, that parks are things of beauty, that they advance the price of real estate, elevate the life and extend the reputation of a city, and must be had, no matter how high they come. Regarding the centennial scheme we are told that "We need our State debt cut down. We are cutting it down well, but we must have no interference with this in the way of the addition of a single dollar." Substituting city for State, would not that apply to a park scheme as well as to a centennial scheme? Again we are told regarding the centennial scheme that "The money for girls and the women's prison needs money. The Central Hospital for the insane needs more money. A great reform is needed in our jail system. The system of State charities needs reform. And yet we have this fantastic project for squandering millions of dollars for a centennial celebration." Now, there may be some who would paraphrase this by saying: "The city has on its hands an uncompleted system of sewerage, paving and public improvements. It needs new schoolhouses, a new city hall and other things, yet here we have 'this fantastic project' for spending half a million dollars for a park as a first step towards spending millions more." It all depends on the point of view whether a given proposition is a way of prosperity or a money squandering scheme.

The Centennial Commission created by the Legislature of 1895 and appointed by the Governor has received, first and last, a great deal of harsh criticism and undeserved censure. The most of its members were selected without their knowledge, and none of them was an applicant for the position. The commission was charged with the duty of considering the feasibility of a centennial exposition, and, if possible, of recommending some plan to the Legislature. To read some of the criticisms of the commission which have been published one would come to the conclusion that its members had banded together to lobby an expensive scheme for a centennial exposition through the Legislature and that the pushing of this scheme has been the object of the deliberations of the commission. The men composing the board are among the best citizens of the State, public-spirited men, and sincere business men. They have attended the meetings of the commission at their own expense, and will not ask remuneration of the Legislature. As a commission it will recommend some plan to the Legislature, but it will not consider it

INSURANCE, THE TOPIC

STATE BOARD OF COMMERCE DISCUSSES THIS TIMELY QUESTION.

Agrees that State's Law Should Be Revised—Mr. Finch's Paper—Addresses at the Evening Banquet.

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Chairman John E. Scott, of the committee on insurance, presented a paper on the subject of "The Insurance Question." He pointed out the fact that the insurance companies in this State were not doing as well as they should, and that the Legislature should take steps to improve the situation.

The question of compulsory fire insurance was discussed. A bill was introduced by Mr. Scott, which would require all buildings to be insured against fire.

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